

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Barbara J. Boe, et al.
Serial No.: 09/966,845
Filing Date: September 28, 2001
Confirmation No.: 4972
Group Art Unit: 3622
Examiner: Yehdega Retta
Title: SYSTEM AND METHOD FOR PROFILING
CUSTOMERS FOR TARGETED MARKETING

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

REPLY BRIEF

In response to the Examiner's Answer issued June 18, 2007, Applicant respectfully submits this Reply Brief.

Applicant has appealed to the Board of Patent Appeals and Interferences from the final decision of the Examiner issued September 6, 2006 and the Advisory Action issued November 28, 2006 finally rejecting Claims 1-28. In response to the Notice of Panel Decision from Pre-Appeal Brief Review issued January 26, 2007 Applicant respectfully submits herewith their brief on appeal.

REAL PARTY IN INTEREST

The present Application was assigned to Ignite Sales, Inc., a Texas corporation, as indicated by an assignment from the inventors recorded on June 29, 1998 in the Assignment Records of the United States Patent and Trademark Office at Reel 009510, Frames 0372-0375.

RELATED APPEALS AND INTERFERENCES

There are no known appeals or interferences that will directly affect or be directly affected by or have a bearing on the Board's decision in this pending appeal.

STATUS OF CLAIMS

Claims 1-28 stand rejected pursuant to a Final Action issued September 6, 2006. Claims 1-28 are all presented for appeal.

STATUS OF AMENDMENTS

A Response to Examiner's Action was filed on March 17, 2004 in response to an Office Action mailed December 17, 2003. Claims 29-87 were withdrawn. A Response to Examiner's Final Action was filed on September 15, 2004 in response to a Final Action issued June 15, 2004. No amendments were made to the claims. A Request for Continued Examination was filed on April 15, 2005 in response to an Advisory Action issued November 5, 2004. A Response to Examiner's Action was filed on November 7, 2005 in response to an Office Action mailed July 6, 2005. No amendments were made to the claims. A Response to Examiner's Action was filed on May 31, 2006 in response to an Office Action mailed January 31, 2006. Claims 1, 10, 15, 20, and 23 were amended. A Response to Examiner's Final Action was filed on November 6, 2006 in response to a Final Action issued September 6, 2006. No amendments were made to the claims. An Advisory Action issued on November 28, 2006. Applicant filed a Notice of Appeal and Pre-Appeal Brief Request for Review on January 8, 2007. A Notice of Panel Decision from Pre-Appeal Brief Review issued on January 26, 2007 stating that the appeal is to proceed to the Board of Patent Appeals and Interferences.

SUMMARY OF CLAIMED SUBJECT MATTER

With respect to Independent Claim 1, a method of compiling customer data using an online interaction between a customer 16 and a survey system 12 is provided. (See FIGURES 4a-4f, FIGURES 5a-5d, and col. 1, lines 43-48). A customer 16 is provided with customer questions (See FIGURES 4a-4f, FIGURES 5a-5d, and col. 3, lines 23-29). Responses to the customer questions are received from the customer 16. (See FIGURES 4a-4f, FIGURES 5a-5d, and col. 4, lines 45-47). Data associated with the responses is stored in the survey system 12. (See FIGURES 4a-4f, FIGURES 5a-5d, and col. 4, line 60, to col. 5, line 3). The customer 16 is provided with a feedback page (See FIGURES 4a-4f, FIGURES 5a-5d, and col. 5, line 67, to col. 6, line 2). The feedback page graphically illustrating data corresponding to the customer's standing in a selected peer group associated with the customer 16. (See FIGURES 4a-4f, FIGURES 5a-5d, and col. 5, lines 6-9). The customer 16 is provided with options operable to adjust the customer's actual demographic to a hypothetical demographic. (See FIGURES 4a-4f, FIGURES 5a-5d, and col. 13, lines 8-11). The data associated with hypothetical demographic changes is received from the customer and processed. (See FIGURES 4a-4f, FIGURES 5a-5d, and col. 7, lines 21-24). The hypothetical feedback information is graphically displayed to illustrate the hypothetical standing of the customer 16 within the selected peer group such that the customer 16 can see the effect of the hypothetical demographic changes. (See FIGURES 4a-4f, FIGURES 5a-5d, and col. 13, lines 11-16).

With respect to Independent Claim 15, a customer survey system 10 is provided. (See FIGURE 1 and col. 2, lines 60-65). Customer survey system 10 includes a business interface 14 operable to interact with a data processing system

associated with a business. (See FIGURE 1 and col. 3, lines 15-18). Customer survey system 10 also includes a customer interface 16 operable to interact with a data processing system associated with a customer. (See FIGURE 1 and col. 4, lines 25-29). Customer survey system 10 also includes a survey system 12 operable to supply the customer data processing system with customer questions, receive and store responses, provide a feedback page graphically illustrating data corresponding to the customer's standing in a selected peer group associated with the customer, provide what-if options, receive hypothetical demographic changes, and display hypothetical feedback information graphically illustrating the hypothetical standing of the customer within the selected peer group. (FIGURES 1, 4a-4f, and 5a-d; col. 4, line 61, to col. 5, line 3; col. 11, lines 54-57; col. 12, line 62, to col. 13, line 18).

With respect to Independent Claim 23, a customer survey system 10 is provided. (See FIGURE 1 and col. 2, lines 60-65). Customer survey system 10 includes a business interface 14 operable to interact with a data processing system associated with a business. (See FIGURE 1 and col. 3, lines 15-18). Customer survey system 10 also includes a customer interface 16 operable to interact with a data processing system associated with a customer. (See FIGURE 1 and col. 4, lines 25-29). Customer survey system 10 also includes a survey system 12 operable to supply the business data processing system with targeted marketing reports. (See col. 11, lines 25-29). The targeted marketing reports are dynamically generated based on a set of decision rules and based on data received directly from the customers. (See col. 18, line 40, to col. 19, line 9).

GROUND OF REJECTION TO BE REVIEWED ON APPEAL

1. Claims 1-9, 11-19, 22, 26, and 27 stand rejected under 35 U.S.C. §102(e) as being anticipated by U.S. Patent No. 5,999,918 issued to Williams, et al.

2. Claims 10, 12, 20, and 21 stand rejected under 35 U.S.C. §103(a) as being unpatentable over U.S. Patent No. 5,999,918 issued to Williams, et al. in view of Official Notice.

3. Claims 23-25 stand rejected under 35 U.S.C. §103(a) as being unpatentable over U.S. Patent No. 6,925,441 issued to Jones III, et al. in view of U.S. Patent No. 5,848,397 issued to Marsh, et al.

4. Claim 28 stands rejected under 35 U.S.C. §103(a) as being unpatentable over U.S. Patent No. 5,999,918 issued to Williams, et al. in view of U.S. Patent No. 6,925,441 issued to Jones III, et al.

ARGUMENT

1. Claims 1-9, 11-19, 22, 26, and 27 stand rejected under 35 U.S.C. §102(e) as being anticipated by U.S. Patent No. 5,999,918 issued to Williams, et al. To anticipate a claim under 35 U.S.C. §102(e), a single prior art reference must teach each and every limitation as set forth in the claims. Since the cited prior art reference does not teach each and every element set forth in the claims, Applicant respectfully traverses this rejection.

Independent Claims 1 and 15 recite in general an ability to provide the customer with a feedback page graphically illustrating data corresponding to the customer's standing in a selected peer group associated with the customer, provide the customer with options operable to adjust the customer's actual demographic to a hypothetical demographic, receive and process data associated with hypothetical demographic changes from the customer, and display hypothetical feedback information graphically illustrating the hypothetical standing of the customer within the selected peer group. By contrast, the portions of the Williams, et al. patent cited by the Examiner merely disclose static savings available for an individual based on different contributions and withdrawal scenarios. The Williams, et al. patent fails to disclose any association with a selected peer group or how hypothetical changes affect a hypothetical standing of the customer within that selected peer group as required in the claimed invention.

The Examiner cites FIGURES 1h and 6b to support the rejections of the claims. However, FIGURE 1h merely shows an individual user's accumulated savings with interest through the years compared to that individual user's contributions and withdrawals. There is no showing of how the individual stands within any group let alone a selected peer group associated

with the individual user. In addition, the benchmark comparison shown in FIGURE 1j is merely to a generic exchange benchmark and not to a selected peer group associated with the individual user as required by the claimed invention. For FIGURE 6b, the Examiner relies on the statement in the Williams, et al. patent that typical retirees need 80% of their pre-retirement income. However, this number is a hypothetical number applied to everyone using the retirement planning system of the Williams, et al. patent and is not selected according to any peer group. Moreover, there is no showing in the Williams, et al. patent of the individual user's standing in any group let alone an associated peer group when applying the 80% hypothetical number. Though the Williams, et al. patent discloses that the individual user can change the 80% hypothetical number, there is still no showing as to how the individual user stands with respect to any group let alone the associated peer group as required by the claimed invention.

The Examiner indicates that Claims 1-22, 26, and 27 are basically anticipated by the Williams, et al. patent in that the graphs shown in FIGURE 1h of the Williams, et al. patent apply to anyone having the same age, same retirement income, and same contributions. In essence, the Examiner is stating that the individual user's peer group is only the individual user himself. However, the claimed invention requires showing a customer's standing within a selected peer group. It is readily apparent that a user's standing compared to himself is not the same as a standing in a selected peer group. If all customers were identical, it would be fruitless to show how one customer stands in relation to other customers. The Williams, et al. patent merely provides a specific output for a particular individual with no comparison to any group let

alone a selected peer group as required in the claimed invention. Moreover, the Williams, et al. patent fails to disclose how hypothetical changes affect a hypothetical standing of the customer within that selected peer group as required in the claimed invention. Thus, the Examiner's reliance on the Williams, et al. patent contradicts the features of the claimed invention.

In the Examiner's Answer, the Examiner indicates that the Williams patent discloses a graphic depiction of portfolio returns showing absolute returns and comparisons to benchmarks. The user is able to see how the recommended portfolio compares to others. However, the 'others' referenced in the Williams patent clearly relates to various benchmarks. The Williams patent states that a good benchmark is the S&P 500 Index. The S&P 500 Index is hardly a peer group associated with the user. Moreover, the Williams patent clearly shows that the graph of FIG. 1h is specific for a particular user and does not apply to anyone between ages 41-90. See col. 15, lines 45-52, of the Williams patent. Even changes made to parameters associated with the user are specific to that user and only provide a difference between the user from one parameter state to another. There is no showing of a customer's standing in a selected peer group as required by the claimed invention. The other portions of the Williams patent cited by the Examiner merely discuss how securities are selected for a portfolio.

As discussed above, the Williams, et al. patent does not teach each and every limitation of the claimed invention. Therefore, Applicant respectfully submits that Claims 1-9, 11, 13-19, 22, 26, and 27 are not anticipated by the Williams, et al. patent.

2. Claims 10, 12, 20, and 21 stand rejected under 35 U.S.C. §103(a) as being unpatentable over U.S. Patent No. 5,999,918 issued to Williams, et al. in view of Official Notice supported by Hawkins, Gerace, and Snelling. Independent Claim 1, from which Claims 10 and 12 depend, and Independent Claim 15, from which Claims 20 and 21 depend, have been shown above to be patentably distinct from the Williams, et al. patent. Moreover, the Official Notice supported by the Hawkins, Gerace, and Snelling patents do not include any additional disclosure combinable with the Williams patent to be material to patentability of these claims. Therefore, Applicant respectfully submits that Claims 10, 12, 20, and 21 are patentably distinct from the proposed Williams, et al. - Official Notice supported by Hawkins/Gerace/Snelling combination.

3. Claims 23-25 stand rejected under 35 U.S.C. §103(a) as being unpatentable over U.S. Patent No. 6,925,441 issued to Jones III, et al. in view of U.S. Patent No. 5,848,397 issued to Marsh, et al. According to M.P.E.P. §2143, to establish a prima facie case of obviousness, three criteria must be met. First, there must be some suggestion or motivation to combine the references. Second, there must be a reasonable expectation of success. Third, the prior art combination of references must teach or suggest all the claim limitations. The Examiner has not established that any criteria for a prima facie case of obviousness has been met in this instance.

First, there is no suggestion or motivation in the Jones III, et al. patent or the Marsh, et al. patent to combine them as proposed by the Examiner. The Examiner has failed to show that there is some teaching, suggestion, or motivation to combine the Williams, et al. patent and the Jones III, et al. patent as proposed. The Jones III, et al. patent is directed to a system and method of targeted marketing to provide incentives to a purchaser for loyalty reinforcement based on information gathered indirectly about the purchaser. The Marsh, et al. patent is directed to a technique for scheduling the presentation of messages to computer users based on user gathered information. The Examiner has not cited any language within the Jones III, et al. patent or the Marsh, et al. patent that would suggest any capability for them to be combined. The Examiner only provides a baseless subjective and conclusory "it would have been obvious" statement for modifying and combining the Jones III, et al. patent with the Marsh, et al. patent without providing any objective reasoning or citing any evidence of record to support such positions. In fact, the functionality of these cited patents are incompatible with one another. The Examiner has not cited any

justification from these cited patents that their incompatible functionalities could even remotely be combined as has been proposed. The rationale provided by the Examiner for their combination is purely subjective conjecture and speculation with no objective reasoning being provided to support combining the references as has been proposed. The Examiner is merely taking bits and pieces of unrelated subject matter in an improper hindsight attempt at reconstructing the claimed invention. A statement that modifications of the prior art to meet the claimed invention would have been well within the ordinary skill of the art at the time the claimed invention was made because the references relied upon teach that all aspects of the claimed invention were individually known in the art is not sufficient to establish a prima facie case of obviousness without some objective reason to combine the teachings of the references. See M.P.E.P. 2143.01. Since the Examiner has not provided any proper reasoning, let alone objective reasoning, the burden to establish the first criteria of a prima facie case of obviousness has not been met.

Second, a reasonable expectation of success has not been shown by the Examiner. There has also been no showing that the proposed combination of the Jones III, et al. patent and the Marsh, et al. patent would even be able to perform the functionality of the claimed invention. The Examiner, without the improper hindsight look through the claimed invention, has not addressed how the proposed combination of the Jones III, et al. patent and the Marsh, et al. patent would have any success whatsoever let alone a reasonable expectation of success. Moreover, the Examiner has failed to show that the proposed combination would even work for its intended purpose according to the claimed invention. Therefore, Applicant

respectfully submits that the Examiner has failed to establish the second criteria for a prima facie case of obviousness.

Third, the Examiner has not shown that the proposed Jones III, et al. - Marsh, et al. combination teaches or suggests all of the claim limitations. For example, Independent Claim 23 recites ". . . a survey system operable to supply the business data processing system with targeted marketing reports, the targeted marketing reports dynamically generated based on a set of decision rules, the set of decision rules dynamically generated based on data received directly from the customers." By contrast, the Jones III, et al. patent receives data from content providers accumulated based on past performance of consumers. Thus, the Jones III, et al. patent fails to receive data directly from customers as required in the claimed invention. Moreover, the Jones III, et al. patent does not discuss the use of decision rules being used to generate the targeted marketing reports let alone decision rules being generated based on customer data as required by the claimed invention. To overcome the deficiencies of the Jones III, et al. patent, the Examiner cites the Marsh, et al. patent. However, the Marsh, et al. patent merely states that demographic information may be obtained by having a user complete a survey. The Marsh, et al. patent fails to disclose the use of decision rules to generate the targeted marketing reports. The Marsh, et al. patent also fails to disclose the use of the survey information for generating decision rules that are used for generating the targeted marketing reports. Accordingly, the Marsh, et al. patent fails to disclose using decision rules in generating targeted marketing reports and using customer data in the generation of decision rules as provided in the claimed invention. Therefore, Applicant respectfully submits that Claims 23-25 are patentably distinct

from the proposed Jones III, et al. - Marsh, et al. combination.

In the Examiner's Answer, the Examiner asserts that the Jones III, et al. patent teaches a decision rule being a content provider providing personal loans to a consumer of high net worth who have good credit rating. Assuming for argument purposes that the Examiner's assertion is equivalent to a decision rule, there is no disclosure in the Jones III, et al. patent that it is used to dynamically generate targeted marketing reports nor is the asserted decision rule dynamically generated based on data received directly from the customer as required by the claimed invention. The Marsh, et al. patent, used by the Examiner to support the deficiencies in the Jones III, et al. patent, also fails to disclose these features of the claimed invention.

Thus, the Examiner has failed to establish any of the criteria for a prima facie case of obviousness. As a result of the improper combination of the reference, the lack of any expectation of success for the combination, and the lack of disclosure in the cited references by the Examiner, there is an insufficient basis to support the rejection of the claims.

4. Claim 28 stands rejected under 35 U.S.C. §103(a) as being unpatentable over U.S. Patent No. 5,999,918 issued to Williams, et al. in view of U.S. Patent No. 6,925,441 issued to Jones III, et al. Independent Claim 15, from which Claim 28 depends, has been shown above to be patentably distinct from the Williams, et al. patent. Moreover, the Jones III, et al. patent does not include any additional disclosure combinable with the Williams, et al. patent that would be material to patentability of these claims. Therefore, Applicant respectfully submits that Claim 28 is patentably distinct from the proposed Williams, et al. - Jones III, et al. combination.

CONCLUSION

Applicant has clearly demonstrated that the present invention as claimed is clearly distinguishable over all the art cited of record, either alone or in combination, and satisfies all requirements under 35 U.S.C. §§101, 102, and 103, and 112. Therefore, Applicant respectfully requests the Board of Patent Appeals and Interferences to reverse the final rejection of the Examiner and instruct the Examiner to issue a Notice of Allowance of all claims.

The Commissioner is hereby authorized to charge any fees or credit any overpayments associated with this Application to Deposit Account No. 02-0384 of BAKER BOTTS L.L.P.

Respectfully submitted,

BAKER BOTTS L.L.P.

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CLAIMS APPENDIX

1. (Previously Presented) A method of compiling customer data using an online interaction between a customer and a survey system, comprising:

providing the customer with customer questions;

receiving responses to the customer questions from the customer;

storing data associated with the responses in the survey system;

providing the customer with a feedback page, graphically illustrating data corresponding to the customer's standing in a selected peer group associated with the customer;

providing the customer with options operable to adjust the customer's actual demographic to a hypothetical demographic;

receiving and processing data associated with hypothetical demographic changes from the customer; and

displaying hypothetical feedback information, graphically illustrating the hypothetical standing of the customer within the selected peer group such that the customer can see the effect of the hypothetical demographic changes.

2. (Previously Presented) The method of claim 1, wherein the customer questions comprise a primary set of questions and a secondary set of questions.

3. (Previously Presented) The method of claim 2, wherein the primary set of questions relates to the customer's demographic and wherein the customer's demographic includes personal information about the customer.

4. (Previously Presented) The method of claim 2, wherein the secondary set of questions forms a plurality of survey sections and wherein the secondary set of questions comprises both questions that relate to a business' products or services and questions that relate to the customer's psychographic traits.

5. (Previously Presented) The method of claim 1, wherein the customer question provided is chosen based on the customer's response to the previous customer question and on a business identification number.

6. (Previously Presented) The method of claim 1, wherein the feedback page is generated based on the customer's responses to the customer questions.

7. (Previously Presented) The method of claim 1, wherein the possible answers to the customer questions include graphics illustrative of and associated with at least some of the answers.

8. (Previously Presented) The method of claim 1, further comprising presenting the customer with an online option associated with an opportunity to gain pertinent information related to and apply for or purchase products or services.

9. (Previously Presented) The method of claim 8, further comprising sending a message to a business offering the products or services regarding the application or request for the products or services.

10. (Previously Presented) The method of Claim 1, further comprising:

receiving a business identification number and a customer identification number;

matching the business identification number with data in at least one table;

matching the customer identification number with data in at least one table; and

generating data sets for display based on the data in the at least one table.

11. (Previously Presented) The method of claim 1, further comprising providing a business with compiled customer profile information where the customer is identified as a particular existing customer of the business.

12. (Previously Presented) The method of claim 1, further comprising providing percentage completion and date information to the customer based on the percentage of the customer questions that have been answered by the customer and the date of the most recent visit to the survey system by the customer.

13. (Previously Presented) The method of claim 1, further comprising providing goal planners to the customer.

14. (Previously Presented) The method of claim 13, wherein the goal planners include output graphics associated with the output of the goal planners and wherein the output graphics change in real time in response to changes in the input to the goal planners.

15. (Previously Presented) A customer survey system, comprising:

a business interface operable to interact with a data processing system associated with a business;

a customer interface operable to interact with a data processing system associated with a customer; and

a survey system operable to supply the customer data processing system with customer questions, receive and store responses, provide a feedback page graphically illustrating data corresponding to the customer's standing in a selected peer group associated with the customer, provide what-if options, receive hypothetical demographic changes, and display hypothetical feedback information graphically illustrating the hypothetical standing of the customer within the selected peer group.

16. (Previously Presented) The system of claim 15, wherein the customer question provided is chosen based on the customer's response to the previous customer question and on a business identification number.

17. (Previously Presented) The system of claim 15, wherein the feedback page is generated based on the customer's responses to the customer questions.

18. (Previously Presented) The system of claim 15, wherein the survey system is further operable to present the customer with an online option associated with an opportunity to gain pertinent information related to and apply for or purchase products or services.

19. (Previously Presented) The system of claim 18, wherein the survey system is further operable to send a message to a business offering the products or services regarding the application or request for the products or services.

20. (Previously Presented) The system of Claim 15, wherein the survey system is further operable to:

receive a business identification number and a customer identification number;

match the business identification number with data in at least one table;

match the customer identification number with data in at least one table; and

generate data sets for display based on the data in the at least one table.

21. (Previously Presented) The system of claim 15, wherein the survey system is further operable to provide percentage completion and date information to the customer based on the percentage of the customer questions that have been answered by the customer and the date of the most recent visit to the survey system by the customer.

22. (Previously Presented) The system of claim 15, wherein the survey system is further operable to generate data sets for display based on data accessed in at least one table and wherein the data accessed by the survey system is associated with a specific business or customer.

23. (Previously Presented) A customer survey system, comprising:

a business interface operable to interact with a data processing system associated with a business;

a customer interface operable to interact with a data processing system associated with a customer; and

a survey system operable to supply the business data processing system with targeted marketing reports, the targeted marketing reports dynamically generated based on a set of decision rules, the set of decision rules dynamically generated based on data received directly from the customers.

24. (Previously Presented) The system of claim 23, wherein the targeted marketing reports comprise a probability associated with at least one customer regarding the likelihood that the customer will purchase a specific product or service.

25. (Previously Presented) The system of claim 24, wherein the survey system is further operable to generate targeted advertisements for each customer based on the data in the targeted marketing reports.

26. (Previously Presented) The method of claim 13, further comprising:

receiving goal input data from the customer, the goal input data related to a goal associated with the goal planners; and

storing the goal input data for the customer.

27. (Previously Presented) The system of claim 15, the survey system further operable to provide goal planners to the customer, to receive coal input data from the customer, the goal input data related to a goal associated with the goal planners, and to store the coal input data for the customer.

28. (Previously Presented) The system of claim 15, the survey system further operable to generate targeted advertisements for each customer based on data received from the customers.

29. (Withdrawn) A method for profiling customers for targeted marketing, comprising:

- receiving survey questions from a business data processing system;

- receiving demographic data from a customer data processing system;

- identifying at least a portion of the survey questions based on the demographic data;

- providing the identified survey questions to the customer data processing system;

- receiving responses to the identified survey questions from the customer data processing system;

- dynamically generating at least one targeted marketing report based on the responses received from the customer data processing system; and

- providing the targeted marketing report to the business data processing system.

30. (Withdrawn) The method of Claim 29, the targeted marketing reports dynamically generated based on a set of decision rules.

31. (Withdrawn) The method of Claim 30, the set of decision rules dynamically generated based on the responses received from the customer data processing system.

32. (Withdrawn) The method of Claim 30, the set of decision rules received from the business data processing system.

33. (Withdrawn) The method of Claim 29, the targeted marketing reports comprising a probability associated with at least one customer regarding the likelihood that the customer will purchase a specific product or service.

34. (Withdrawn) The method of Claim 29, further comprising:

generating targeted advertisements based on the responses received from the customer data processing system; and

providing the targeted advertisements to the customer data processing system.

35. (Withdrawn) A method for profiling customers for targeted marketing, comprising:

receiving survey questions from a business data processing system;

receiving demographic data from a customer data processing system;

identifying at least a portion of the survey questions based on the demographic data;

providing the identified survey questions to the customer data processing system;

receiving responses to the identified survey questions from the customer data processing system;

identifying a specified product or service based on the responses received from the customer data processing; and

providing information associated with the specified product or service to the customer data processing system.

36. (Withdrawn) The method of Claim 35, further comprising:

receiving an apply selection from the customer data processing system; and

providing a blank application for the specified product or service to the customer data processing system, the blank application requesting customer information.

37. (Withdrawn) The method of Claim 36, further comprising receiving a completed application for the specified product or service from the customer data processing system, the completed application comprising the customer information requested by the blank application.

38. (Withdrawn) The method of Claim 37, further comprising providing a message regarding the completed application to the business data processing system when the completed application is received.

39. (Withdrawn) The method of Claim 35, further comprising:

receiving an apply selection from the customer data processing system; and

providing an application for the specified product or service to the customer data processing system, the application at least partially pre-populated with customer information.

40. (Withdrawn) The method of Claim 35, further comprising receiving information associated with the specified product or service from the business data processing system.

41. (Withdrawn) A method for generating a data set in a customer survey system, comprising:

receiving an identification number from a customer data processing system;

identifying a customer based on the identification number;

identifying a business based on the identification number;

retrieving data associated with the customer and the business, the data stored in the customer survey system; and

generating a data set based on the retrieved data.

42. (Withdrawn) The method of Claim 41, the data stored in the customer survey system comprising preferences associated with the business.

43. (Withdrawn) The method of Claim 42, the preferences comprising colors for the data set.

44. (Withdrawn) The method of Claim 42, the preferences comprising at least one banner for the data set.

45. (Withdrawn) The method of Claim 42, the preferences comprising at least one logo for the data set.

46. (Withdrawn) The method of Claim 42, the preferences comprising at least one advertisement for the data set.

47. (Withdrawn) The method of Claim 42, the preferences comprising survey questions and possible answers to each survey question.

48. (Withdrawn) The method of Claim 47, the preferences comprising an order for presenting the survey questions.

49. (Withdrawn) The method of Claim 42, the preferences comprising products and services.

50. (Withdrawn) The method of Claim 49, the preferences comprising at least one application for one of the products or services.

51. (Withdrawn) The method of Claim 41, the data stored in the customer survey system comprising customer information associated with the customer.

52. (Withdrawn) The method of Claim 51, the customer information comprising demographic data received from the customer.

53. (Withdrawn) The method of Claim 51, the customer information comprising psychographic data received from the customer.

54. (Withdrawn) The method of Claim 41, the data stored in the customer survey system comprising preferences associated with the business and customer information associated with the customer, the preferences comprising survey questions and possible answers to each survey question, and the customer information comprising information identifying survey questions to which the customer previously provided a response.

55. (Withdrawn) A customer survey system comprising:

a page generator operable to receive an identification number from a customer data processing system, to identify a customer based on the identification number, to identify a business based on the identification number, to retrieve data associated with the customer and the business, the data stored in the customer survey system, and to generate a data set based on the retrieved data; and

a graphical report generator operable to generate in real-time graphical reports based on data received from the customer data processing system.

56. (Withdrawn) The system of Claim 55, the data stored in the customer survey system comprising preferences associated with the business and customer information associated with the customer.

57. (Withdrawn) The system of Claim 56, the preferences comprising colors, at least one banner, and at least one logo for the data set.

58. (Withdrawn) The system of Claim 56, the preferences comprising at least one advertisement for the data set.

59. (Withdrawn) The system of Claim 56, the preferences comprising survey questions, possible answers to each survey question, and an order for presenting the survey questions.

60. (Withdrawn) The system of Claim 56, the preferences comprising products, services, and at least one application for one of the products or services.

61. (Withdrawn) The system of Claim 56, the preferences comprising survey questions and possible answers to each survey question, and the customer information comprising demographic data received from the customer and information identifying survey questions to which the customer previously provided a response.

62. (Withdrawn) The system of Claim 56, the preferences comprising survey questions and possible answers to each survey question, and the customer information comprising psychographic data received from the customer and information identifying survey questions to which the customer previously provided a response.

63. (Withdrawn) The system of Claim 55, the graphical report generator further operable to generate comparison data based on demographic data received from the customer in relation to demographic data associated with a selected peer group and to generate a graphical summary of the comparison data.

64. (Withdrawn) The system of Claim 55, the graphical report generator further operable to generate hypothetical comparison data based on hypothetical demographic data received from the customer in relation to demographic data associated with a selected peer group and to generate a graphical summary of the comparison data.

65. (Withdrawn) A customer survey system comprising:

a page generator operable to receive an identification number from a customer data processing system, to identify a customer based on the identification number, to identify a business based on the identification number, to retrieve data associated with the customer and the business, the data stored in the customer survey system, and to generate a data set based on the retrieved data; and

a business report generator operable to generate reports for the business based on data received from the customer data processing system.

66. (Withdrawn) The system of Claim 65, the data stored in the customer survey system comprising preferences associated with the business and customer information associated with the customer.

67. (Withdrawn) The system of Claim 66, the preferences comprising colors, at least one banner, and at least one logo for the data set.

68. (Withdrawn) The system of Claim 66, the preferences comprising at least one advertisement for the data set.

69. (Withdrawn) The system of Claim 66, the preferences comprising survey questions, possible answers to each survey question, and an order for presenting the survey questions.

70. (Withdrawn) The system of Claim 66, the preferences comprising products, services, and at least one application for one of the products or services.

71. (Withdrawn) The system of Claim 66, the preferences comprising survey questions and possible answers to each survey question, and the customer information comprising demographic data received from the customer and information identifying survey questions to which the customer previously provided a response.

72. (Withdrawn) The system of Claim 66, the preferences comprising survey questions and possible answers to each survey question, and the customer information comprising psychographic data received from the customer and information identifying survey questions to which the customer previously provided a response.

73. (Withdrawn) The system of Claim 65, the business report generator further operable to receive demographic data from a plurality of customers, to receive responses to survey questions from the customers, to receive from a business data processing system a selection of a particular product or service, and to generate a report associated with the particular product or service, the report comprising a plurality of customer identification numbers, a probability of purchase for each customer identification number, and a link to an associated probability profile for each probability of purchase, and to provide the report to the business data processing system.

74. (Withdrawn) The system of Claim 73, the business report generator further operable to receive from the business data processing system a selection of a specified link for a specified probability of purchase and to provide the probability profile associated with the specified link to the business data processing system, the probability profile comprising a profile description for the specified probability of purchase.

75. (Withdrawn) A method for providing anonymous access to a survey system, comprising:

receiving a customer identification number from a customer, the customer identification number operable to identify the customer;

validating the customer based on the customer identification number;

generating an encrypted number based on the customer identification number; and

providing the encrypted number to the survey system to enable the customer to access the survey system, the survey system unable to identify the customer based on the encrypted number.

76. (Withdrawn) The method of Claim 75, the customer identification number comprising an account number.

77. (Withdrawn) The method of Claim 75, the customer identification number comprising a personal identification number.

78. (Withdrawn) The method of Claim 75, further comprising:

storing a mapping table comprising a plurality of customer identification numbers and a corresponding encrypted number for each customer identification number; and

generating an encrypted number based on the customer identification number comprising retrieving from the mapping table the encrypted number corresponding to the customer identification number.

79. (Withdrawn) A method for targeted marketing, comprising:

receiving demographic data from a plurality of customers;
receiving responses to survey questions from the customers;

receiving from a business data processing system a selection of a particular product or service;

generating a report associated with the particular product or service, the report comprising a plurality of customer identification numbers, a probability of purchase for each customer identification number, and a link to an associated probability profile for each probability of purchase; and

providing the report to the business data processing system.

80. (Withdrawn) The method of Claim 79, further comprising:

receiving from the business data processing system a selection of a specified link for a specified probability of purchase; and

providing the probability profile associated with the specified link to the business data processing system, the probability profile comprising a profile description for the specified probability of purchase.

81. (Withdrawn) The method of Claim 80, the profile description comprising demographic data.

82. (Withdrawn) The method of Claim 80, the profile description comprising psychographic data.

83. (Withdrawn) The method of Claim 80, the profile description comprising demographic data and psychographic data.

84. (Withdrawn) A method for generating a report for targeted marketing, comprising:

- receiving a selection of a specified product or service;
- receiving a selection of at least one data type for use as a basis for the report;

- retrieving input data based on the data type;
- providing the input data to a statistical processing program;

- receiving output data from the statistical processing program, the output data based on the input data and comprising profile attributes and associated profile probabilities;

- generating a list of potential customers by matching stored customer identification numbers to the profile attributes; and

- generating the report for targeting marketing, the report comprising the list of potential customers and, for each potential customer, the profile probability associated with the profile attributes for the potential customer.

85. (Withdrawn) The method of Claim 84, further comprising:

- identifying customer identification numbers corresponding to customers already utilizing the specified product or service; and

- removing the customer identification numbers corresponding to the customers already utilizing the specified product or service from the list of potential customers.

86. (Withdrawn) The method of Claim 84, the data type comprising demographic data.

87. (Withdrawn) The method of Claim 84, the data type comprising demographic and psychographic data.

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EVIDENCE APPENDIX

None

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RELATED PROCEEDINGS APPENDIX

None

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CERTIFICATE OF SERVICE

None